

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Daniel R. Gehman
 Lynna K. Gehman
 Debtors

Case No. 18-11930-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db/jdb tr +Daniel R. Gehman, Lynna K. Gehman, 775 Sylvan Road, Lancaster, PA 17601-2442
 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14078077 +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
 14078083 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: avgrbach@aol.com Apr 17 2018 01:41:20 ALAINE V. GRBACH, Alaine V. Grbach, Esquire, 675 Estelle Drive, Lancaster, PA 17601
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2018 01:41:36 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcy@usdoj.gov Apr 17 2018 01:41:53 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov Apr 17 2018 01:41:46 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14078078 +EDI: AMEREXPR.COM Apr 17 2018 05:38:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14078079 +E-mail/Text: bankruptcy@capvs.com Apr 17 2018 01:41:50 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 14079685 +E-mail/Text: bankruptcy@capvs.com Apr 17 2018 01:41:50 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14078080 +EDI: CHASE.COM Apr 17 2018 05:38:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 14084234 EDI: DISCOVER.COM Apr 17 2018 05:38:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14078081 +EDI: DISCOVER.COM Apr 17 2018 05:38:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14078082 EDI: JEFFERSONCAP.COM Apr 17 2018 05:38:00 Jefferson Capital Systems, LLC, Po Box 7999, Saint Cloud, MN 56302
 14078084 +EDI: CBSKOHL.COM Apr 17 2018 05:38:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14078085 +EDI: RESURGENT.COM Apr 17 2018 05:38:00 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
 14078086 E-mail/Text: camanagement@mtb.com Apr 17 2018 01:41:31 M & T Bank, Po Box 844, Buffalo, NY 14240
 14078087 +EDI: MID8.COM Apr 17 2018 05:38:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 14078088 +E-mail/Text: Bankruptcy@nragroup.com Apr 17 2018 01:42:07 National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
 14078090 EDI: PRA.COM Apr 17 2018 05:38:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 14083875 EDI: PRA.COM Apr 17 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 14078089 +E-mail/Text: bkrnotice@prgmail.com Apr 17 2018 01:41:46 Paragon Revenue Group, Attn: Bankruptcy, 216 Le Phillip Ct Ne, Concord, NC 28025-2954
 14078091 +EDI: DRIV.COM Apr 17 2018 05:38:00 Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
 14078092 +EDI: SWCR.COM Apr 17 2018 05:38:00 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 14078825 +EDI: RMSC.COM Apr 17 2018 05:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
 14079686* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa
Form ID: 309I

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

ALAINE V. GRBACH on behalf of Debtor Daniel R. Gehman avgrbach@aol.com
ALAINE V. GRBACH on behalf of Joint Debtor Lynna K. Gehman avgrbach@aol.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Daniel R. Gehman	Social Security number or ITIN	xxx-xx-4105
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Lynna K. Gehman	Social Security number or ITIN	xxx-xx-6477
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 3/23/18
Case number:	18-11930-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daniel R. Gehman	Lynna K. Gehman
2. All other names used in the last 8 years		
3. Address	775 Sylvan Road Lancaster, PA 17601	775 Sylvan Road Lancaster, PA 17601
4. Debtor's attorney Name and address	ALAINE V. GRBACH Alaine V. Grbach, Esquire 675 Estelle Drive Lancaster, PA 17601	Contact phone (717) 898-8402 Email: avgrbach@aol.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredreigle13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 4/16/18

For more information, see page 2

2901 St. Lawrence Ave, Reading, PA 19606

Filing deadline: 7/14/18

Filing deadline: 6/1/18

Filing deadline: 9/19/18

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.